

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: ROBERTS, KEITH CARSON
ROBERTS, LORI MARIE

§ Case No. 09-35860

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

GLENN R. HEYMAN, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$26,177.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$27,477.00</u>
Total Distribution to Claimants: <u>\$12,591.35</u>	Claims Discharged Without Payment: <u>\$41,155.67</u>
Total Expenses of Administration: <u>\$34,408.65</u>	

3) Total gross receipts of \$ 62,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 15,000.00 (see **Exhibit 2**), yielded net receipts of \$47,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$17,256.00	\$6,666.66	\$6,666.66	\$6,666.66
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	34,408.65	34,408.65	34,408.65
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	45,983.00	11,197.36	11,197.36	5,924.69
TOTAL DISBURSEMENTS	\$63,239.00	\$52,272.67	\$52,272.67	\$47,000.00

4) This case was originally filed under Chapter 7 on September 28, 2009.
The case was pending for 55 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/29/2014 By: /s/GLENN R. HEYMAN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Potential Personal Injury case	1142-000	62,000.00
TOTAL GROSS RECEIPTS		\$62,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Lori Marie Roberts	Personal Injury Claim Exemption	8100-002	15,000.00
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$15,000.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	American Honda Finance	4210-000	17,256.00	N/A	N/A	0.00
	State Farm Mutual Automobile Insurance Company	4210-000	N/A	6,666.66	6,666.66	6,666.66
TOTAL SECURED CLAIMS			\$17,256.00	\$6,666.66	\$6,666.66	\$6,666.66

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GLENN R. HEYMAN	2100-000	N/A	5,450.00	5,450.00	5,450.00
Crane, Heyman, Simon, Welch & Clar	3110-000	N/A	3,557.50	3,557.50	3,557.50
Crane, Heyman, Simon, Welch & Clar	3120-000	N/A	114.86	114.86	114.86
Harman, Fedick & Markley, Ltd.	3210-600	N/A	24,800.00	24,800.00	24,800.00

Harman, Fedick & Markley, Ltd.	3220-610	N/A	437.20	437.20	437.20
Rabobank, N.A.	2600-000	N/A	49.09	49.09	49.09
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$34,408.65	\$34,408.65	\$34,408.65

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	CANDICA, L.L.C.	7100-000	1,500.00	1,796.44	1,796.44	950.53
2	Alliant Credit Union	7100-000	8,100.00	8,894.48	8,894.48	4,706.20
3	Quantum3 Group LLC agent for World Financial Network	7100-000	500.00	506.44	506.44	267.96
NOTFILED	Midland Credit Management	7100-000	600.00	N/A	N/A	0.00
NOTFILED	NCO FIN/55	7100-000	166.00	N/A	N/A	0.00
NOTFILED	Medical Business Bureau	7100-000	690.00	N/A	N/A	0.00
NOTFILED	Macy's/DSNB	7100-000	1,400.00	N/A	N/A	0.00
NOTFILED	Mage & Price	7100-000	140.00	N/A	N/A	0.00
NOTFILED	NCO FIN/55	7100-000	61.00	N/A	N/A	0.00
NOTFILED	KCA Financial SVCS	7100-000	236.00	N/A	N/A	0.00
NOTFILED	KCA Financial SVCS	7100-000	500.00	N/A	N/A	0.00
NOTFILED	Professional Recovery	7100-000	165.00	N/A	N/A	0.00

NOTFILED	Village of Hinsdale	7100-000	500.00	N/A	N/A	0.00
NOTFILED	Wells Fargo Bank	7100-000	7,700.00	N/A	N/A	0.00
NOTFILED	Target National Bank	7100-000	300.00	N/A	N/A	0.00
NOTFILED	Sam's Club/GEMB	7100-000	2,700.00	N/A	N/A	0.00
NOTFILED	Sears/Citibank	7100-000	700.00	N/A	N/A	0.00
NOTFILED	Professional Recovery	7100-000	40.00	N/A	N/A	0.00
NOTFILED	Kay Jewelers	7100-000	3,000.00	N/A	N/A	0.00
NOTFILED	Northwest Community Hospital	7100-000	1,180.00	N/A	N/A	0.00
NOTFILED	Firstsource FIN Soluti	7100-000	2.00	N/A	N/A	0.00
NOTFILED	Hauge Associates	7100-000	60.00	N/A	N/A	0.00
NOTFILED	Chase	7100-000	4,000.00	N/A	N/A	0.00
NOTFILED	Chase	7100-000	500.00	N/A	N/A	0.00
NOTFILED	Capital One	7100-000	4,544.00	N/A	N/A	0.00
NOTFILED	Alexian Brothers Med Center	7100-000	360.00	N/A	N/A	0.00
NOTFILED	AT&T Mobility	7100-000	1,400.00	N/A	N/A	0.00
NOTFILED	Chase	7100-000	700.00	N/A	N/A	0.00
NOTFILED	Children's Memorial Med Ctr	7100-000	40.00	N/A	N/A	0.00
NOTFILED	Firstsource FIN Soluti	7100-000	304.00	N/A	N/A	0.00
NOTFILED	Faith Regional Health	7100-000	125.00	N/A	N/A	0.00
NOTFILED	Dependon Collection SE	7100-000	670.00	N/A	N/A	0.00
NOTFILED	DS Waters of NA	7100-000	500.00	N/A	N/A	0.00
NOTFILED	Circuit City/Chase	7100-000	2,400.00	N/A	N/A	0.00
NOTFILED	Denis J. O'Connell DS	7100-000	140.00	N/A	N/A	0.00
NOTFILED	Firstsource FIN Soluti	7100-000	60.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$45,983.00	\$11,197.36	\$11,197.36	\$5,924.69

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-35860

Trustee: (330360) GLENN R. HEYMAN

Case Name: ROBERTS, KEITH CARSON
ROBERTS, LORI MARIE

Filed (f) or Converted (c): 09/28/09 (f)

§341(a) Meeting Date: 11/09/09

Period Ending: 04/29/14

Claims Bar Date: 04/13/12

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Bank of America checking account #xxxxx6729	2,953.00	0.00		0.00	FA
2 Bank of America savings account #xxxxx6745	74.00	0.00		0.00	FA
3 Security Deposit with landlord Security Deposit with landlord, valued at \$2,000.00	2,500.00	2,500.00		0.00	FA
4 Household goods; Big/flat screen TV, DVD player	2,000.00	0.00		0.00	FA
5 Books, Compact Discs, Tapes/Records, Family Pict	150.00	0.00		0.00	FA
6 Necessary wearing apparel.	100.00	0.00		0.00	FA
7 Earrings, watch, costume jewelry	50.00	0.00		0.00	FA
8 Wedding ring set	1,000.00	0.00		0.00	FA
9 Minolta Camera	50.00	0.00		0.00	FA
10 Term Life Insurance - No Cash Surrender Value.	0.00	1.00		0.00	FA
11 Pension w/ Employer/Former Employer - 100% Exemp Pension w/ Employer/Former Employer - 100% Exempt.	1,300.00	0.00		0.00	FA
12 American Honda Finance - 2008 Honda Civic (over American Honda Finance - 2008 Honda Civic (over 22,000 miles)	16,000.00	0.00		0.00	FA
13 Family Pets/Animals. 2 Dogs	Unknown	Unknown		0.00	FA
14 Potential Personal Injury case (See Footnote)	1.00	0.00		62,000.00	FA
14 Assets Totals (Excluding unknown values)	\$26,178.00	\$2,501.00		\$62,000.00	\$0.00

RE PROP# 14 Current value unknown, PI case still pending

Major Activities Affecting Case Closing:

12/2010: PI case pending; follow-up with PI atty for status.

12/2011: PI case still pending.

12/2013: Settlement stages of PI case.

06/15/2013: Settlement reached, will file motion to approve settlement with BK Court.

02/03/2014: TFR filed with Court. Hg on March 6, 2014 at 10:30am J-Hollis (dk)

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 09-35860

Trustee: (330360) GLENN R. HEYMAN

Case Name: ROBERTS, KEITH CARSON
ROBERTS, LORI MARIE

Filed (f) or Converted (c): 09/28/09 (f)

§341(a) Meeting Date: 11/09/09

Period Ending: 04/29/14

Claims Bar Date: 04/13/12

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): December 31, 2013

Current Projected Date Of Final Report (TFR): February 3, 2014 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-35860
Case Name: ROBERTS, KEITH CARSON
 ROBERTS, LORI MARIE
Taxpayer ID #: **-***2001
Period Ending: 04/29/14

Trustee: GLENN R. HEYMAN (330360)
Bank Name: Rabobank, N.A.
Account: *****1566 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
10/10/13	{14}	Country Casualty Insurance Company	Gross Proceeds from personal injury claim of Lori Roberts	1142-000	62,000.00		62,000.00
10/14/13	101	Harman, Fedick & Markley, Ltd.	Special Counsel Fees	3210-600		24,800.00	37,200.00
10/14/13	102	Harman, Fedick & Markley, Ltd.	Special Counsel Expenses	3220-610		437.20	36,762.80
10/14/13	103	State Farm Mutual Automobile Insurance Company	Insurance Lien Claim number 13-A669-415 Stopped on 11/14/13	4210-004		6,666.66	30,096.14
10/14/13	104	Lori Marie Roberts	Personal Injury Claim Exemption	8100-002		15,000.00	15,096.14
10/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		49.09	15,047.05
11/14/13	103	State Farm Mutual Automobile Insurance Company	Insurance Lien Claim number 13-A669-415 Stopped: check issued on 10/14/13	4210-004		-6,666.66	21,713.71
11/14/13	105	State Farm Mutual Automobile Insurance Company	Payment of insurance lien, Insurance Claim#13-A669-415	4210-000		6,666.66	15,047.05
03/06/14	106	GLENN R. HEYMAN	Dividend paid 100.00% on \$5,450.00, Trustee Compensation; Reference:	2100-000		5,450.00	9,597.05
03/06/14	107	Crane, Heyman, Simon, Welch & Clar	Dividend paid 100.00% on \$114.86, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		114.86	9,482.19
03/06/14	108	Crane, Heyman, Simon, Welch & Clar	Dividend paid 100.00% on \$3,557.50, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		3,557.50	5,924.69
03/06/14	109	CANDICA, L.L.C.	Dividend paid 52.91% on \$1,796.44; Claim# 1; Filed: \$1,796.44; Reference:	7100-000		950.53	4,974.16
03/06/14	110	Alliant Credit Union	Dividend paid 52.91% on \$8,894.48; Claim# 2; Filed: \$8,894.48; Reference:	7100-000		4,706.20	267.96
03/06/14	111	Quantum3 Group LLC agent for World Financial Network Nat'l	Dividend paid 52.91% on \$506.44; Claim# 3; Filed: \$506.44; Reference:	7100-000		267.96	0.00

ACCOUNT TOTALS	62,000.00	62,000.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	62,000.00	62,000.00	
Less: Payments to Debtors		15,000.00	
NET Receipts / Disbursements	\$62,000.00	\$47,000.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-35860

Case Name: ROBERTS, KEITH CARSON
ROBERTS, LORI MARIE

Taxpayer ID #: **-***2001

Period Ending: 04/29/14

Trustee: GLENN R. HEYMAN (330360)

Bank Name: Rabobank, N.A.

Account: *****1566 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

Net Receipts :	62,000.00
Less Payments to Debtor :	15,000.00
Net Estate :	\$47,000.00

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****1566	62,000.00	47,000.00	0.00
	\$62,000.00	\$47,000.00	\$0.00